B1 (Official Fo	orm 1)(12	/11)												
			United M		Bankı District o			Court				Vol	luntary	y Petition
Name of Deb Bissinger	*		er Last, First,	Middle):				Name	of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and			3 years				
Last four digit (if more than one, see xxx-xx-33) Street Address	state all)				. ,	Complet	te EIN	(if more	than one, state	f Soc. Sec. or all) Joint Debtor				No./Complete EIN
809 Switc	chgrass	•	•	ind State)				Street	Address of	John Deoloi	(140. and 50	ect, City, a	ind State).	
Cocoa, F	L				Б	ZIPC		4						ZIP Code
County of Res	sidence or	of the Princ	cipal Place o	f Business		<u>32926</u>		County	y of Reside	nce or of the	Principal Pla	ace of Busi	ness:	
Brevard								1			(10.1100			
Mailing Addr	ess of Deb	otor (if diffe	rent from str	eet addres	ss):			Mailin	g Address	of Joint Debt	or (if differe	nt from stre	eet address)	ı:
						ZIP C	Code							ZIP Code
I .: CD			. D.I.											
Location of Project (if different from														
(Form of	• •	Debtor	omo how)		Nature (Charle	of Busin				•	of Bankrup Petition is Fi	. •		ich
☐ Individual See Exhibit ☐ Corporatio ☐ Partnershi ☐ Other (If d	See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.) ☐ Comm			 ☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank 		efined	Chapte Chapte Chapte Chapte Chapte	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 P a Foreign	etition for l Main Proce	Recognition		
	-	5 Debtors		Othe		munt Em	4:4					e of Debts k one box)		
Each country in by, regarding, o	n which a fo	oreign procee	eding	unde	Tax-Exe (Check box or is a tax-ex or Title 26 of e (the Interna	, if appli empt org the Unite	cable) ganizationed State	es	defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivi mal, family, or	onsumer debts, § 101(8) as idual primarily	for		ts are primarily iness debts.
_			heck one box	:)			eck one		11.1	-	ter 11 Debt		<u> </u>	
	to be paid in ed application nable to pay	installments on for the cou fee except in	art's considerat installments.	ion certifyi Rule 1006(ng that the b). See Office	ial Ch	Deb leck if: Deb are l	otor is not otor's aggr less than \$ applicable	egate nonco 52,343,300 (aboves:	amount subject	defined in 11 U	U.S.C. § 1010	(51D).	siders or affiliates) ree years thereafter).
attach signe	ed application	on for the cou	urt's considerat			D 5	Acc	ceptances of	of the plan w	this petition. vere solicited pr S.C. § 1126(b).				
Statistical/Ad Debtor est Debtor est there will	timates tha	t funds will t, after any	l be available	erty is ex	cluded and	adminis			s paid,		THIS	SPACE IS I	FOR COURT	Γ USE ONLY
Estimated Number 1-49	mber of Ci 50- 99	reditors 100- 199	200-	1,000- 5,000	5,001- 10,000	10,001 25,000] 5,001- 0,000	50,001- 100,000	OVER 100,000				
Estimated Ass \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000, to \$100 million	to] 100,000,001 5 \$500 nillion	\$500,000,001 to \$1 billion	More than \$1 billion				
Estimated Lia So to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000, to \$100 million	to		\$500,000,001 to \$1 billion					

Case 6:12-bk-02128-KSJ Doc 1 Filed 02/21/12 Page 2 of 48

B1 (Official Form 1)(12/11) Page 2 Name of Debtor(s): **Voluntary Petition** Bissinger, Harry Osbun (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Carole S. Bess February 21, 2012 Signature of Attorney for Debtor(s) (Date) Carole S. Bess 848700 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

B1 (Official Form 1)(12/11) Page 3

Voluntary Petition

(This page must be completed and filed in every case)

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Harry Osbun Bissinger

Signature of Debtor Harry Osbun Bissinger

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

February 21, 2012

Date

Signature of Attorney*

X /s/ Carole S. Bess

Signature of Attorney for Debtor(s)

Carole S. Bess 848700

Printed Name of Attorney for Debtor(s)

Bess, Blougouras & Freyberg, P.A.

Firm Name

101 North Plumosa Street Merritt Island, FL 32953

Address

Email: office@lawteam4u.com

321-452-1991 Fax: 321-452-1995

Telephone Number

February 21, 2012

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Name of Debtor(s):

Bissinger, Harry Osbun

Signatures

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

_	~	
•	/	

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Middle District of Florida

		Middle District of Fiorida		
In re	Harry Osbun Bissinger		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] ____

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

1D (Official Form 1, Exhibit D) (12/09) - Cont. Page 2
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); ☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling equirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // / / / / / / / / / / / / / / / / /
Date: February 21, 2012

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Middle District of Florida

In re	Harry Osbun Bissinger		Case No.	
_		Debtor		
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	4	30,614.89		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		1,000.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	2		47,314.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,660.04
J - Current Expenditures of Individual Debtor(s)	Yes	1			3,248.00
Total Number of Sheets of ALL Schedu	ıles	17			
	To	otal Assets	30,614.89		
			Total Liabilities	48,314.00	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Middle District of Florida

In re	Harry Osbun Bissinger		Case No		
•		Debtor	,		
			Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	1,000.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	1,000.00

State the following:

Average Income (from Schedule I, Line 16)	2,660.04
Average Expenses (from Schedule J, Line 18)	3,248.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,340.91

State the following:

_ state the following.		-
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	1,000.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		47,314.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		47,314.00

Case 6:12-bk-02128-KSJ Doc 1 Filed 02/21/12 Page 8 of 48

B6A (Official Form 6A) (12/07)

In re Harry Osbun Bissinger

Debtor

Case No.

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property Secured Claim or Exemption

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00**

B6B (Official Form 6B) (12/07)

In re	Harry Osbun Bissinger	Case No	
-		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash	-	200.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	Checking Account: basic,7438 Location: space coast credit union 147 orange ave. rock. fl.32955	-	2,800.00
	unions, brokerage houses, or cooperatives.	Checking Account: over 55, 1539 Location: td bank us1 rock. fl. 32955	-	0.00
		Savings Account: 8026 Location: community credit union 1030 us1 rockledge fl. 32955	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Security Deposit: Security Deposit Held By Landlord	-	650.00
	computer equipment.	Furniture: 1 bedroom 2 sofa,1 dinning Location: 809 switchgrass il. rd. cocoa, FL 32926	-	100.00
		Appliances: micro, washer,dryer Location: 809 switchgrass il. rd. cocoa, FL 32926	-	50.00
		Household: basic household and kitchen Location: 809 switchgrass il. rd. cocoa, FL 32926	-	20.00
		Audio-Video: 2 tv Location: 809 switchgrass il. rd. cocoa, FL 32926	-	25.00
		Office: 1 desk top and printer Location: 809 switchgrass il. rd. cocoa, FL 32926	-	50.00

(Total of this page)

Sub-Total >

3,900.00

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Harry Osbun Bissinger	Case No.	

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

			(Communication brices)		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothing	-	100.00
7.	Furs and jewelry.		Jewelry: 3 watches Location: 809 switchgrass il. rd. cocoa, FL 32926	-	75.00
8.	Firearms and sports, photographic, and other hobby equipment.		Firearms: 1 22 cal. rifel Location: 809 switchgrass il. rd. cocoa, FL 32926	-	50.00
			Trade Tools: basic home tools Location: 809 switchgrass il. rd. cocoa, FL 32926	-	25.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		Retirement: 401K UPS	-	24,964.89
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16	Accounts receivable.	Х			

25,214.89 Sub-Total > (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Harry Osbun Bissinger		ase No
			

Debtor

SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and I	Location of Property	JOHH, OI	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
22.	Patents, copyrights, and other intellectual property. Give particulars.	X				
23.	Licenses, franchises, and other general intangibles. Give particulars.	X				
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X				
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Auto: 1	998 chevy 1500 p/u 1	52000 fair	-	1,500.00
26.	Boats, motors, and accessories.	X				
27.	Aircraft and accessories.	X				
					Sub-Tota (Total of this page)	d > 1,500.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Harry Osbun Bissinger		Case No.	
_		Debtor		

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	х			
29. Machinery, fixtures, equipment, and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops - growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals, and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			

| Sub-Total > | 0.00 | | (Total of this page) | Total > | 30,614.89 |

Sheet <u>3</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

B6C (Official Form 6C) (4/10)

In re	Harry Osbun Bissinger	Case No.	
_		Debtor ,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entite (Check one box) 11 U.S.C. §522(b)(2) 11 U.S.C. §522(b)(3)	\$146,450. (Ai	tor claims a homestead exe mount subject to adjustment on 4/1 lith respect to cases commenced on	/13, and every three years therea
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<u>Cash on Hand</u> Cash	Fla. Const. art. X, § 4(a)(2)	200.00	200.00
Checking, Savings, or Other Financial Account Checking Account: basic,7438 Location: space coast credit union 147 orange ave. rock. fl.32955	s, Certificates of Deposit Fla. Stat. Ann. § 222.11(2)(c)	2,800.00	2,800.00
Savings Account: 8026 Location: community credit union 1030 us1 rockledge fl. 32955	Fla. Stat. Ann. § 222.11(2)(c)	5.00	5.00
Household Goods and Furnishings Furniture: 1 bedroom 2 sofa,1 dinning Location: 809 switchgrass il. rd. cocoa, FL 32926	Fla. Stat. Ann. § 222.25(4)	100.00	100.00
Appliances: micro, washer,dryer Location: 809 switchgrass il. rd. cocoa, FL 32926	Fla. Stat. Ann. § 222.25(4)	50.00	50.00
Household: basic household and kitchen Location: 809 switchgrass il. rd. cocoa, FL 32926	Fla. Stat. Ann. § 222.25(4)	20.00	20.00
Audio-Video: 2 tv Location: 809 switchgrass il. rd. cocoa, FL 32926	Fla. Stat. Ann. § 222.25(4)	25.00	25.00
Office: 1 desk top and printer Location: 809 switchgrass il. rd. cocoa, FL 32926	Fla. Stat. Ann. § 222.25(4)	50.00	50.00
Wearing Apparel Clothing	Fla. Stat. Ann. § 222.25(4)	100.00	100.00
Furs and Jewelry Jewelry: 3 watches Location: 809 switchgrass il. rd. cocoa, FL 32926	Fla. Stat. Ann. § 222.25(4)	75.00	75.00
Firearms and Sports, Photographic and Other I Firearms: 1 22 cal. rifel Location: 809 switchgrass il. rd. cocoa, FL 32926	Hobby Equipment Fla. Stat. Ann. § 222.25(4)	50.00	50.00
Trade Tools: basic home tools Location: 809 switchgrass il. rd. cocoa, FL 32926	Fla. Stat. Ann. § 222.25(4)	25.00	25.00

____ continuation sheets attached to Schedule of Property Claimed as Exempt

B6C (Official Form 6C) (4/10) -- Cont.

In re	Harry Osbun Bissinger	Case No	
_		Debtor ,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in IRA, ERISA, Keogh, or Other Pension of Retirement: 401K UPS	or Profit Sharing Plans Fla. Stat. Ann. § 222.21(2)	24,964.89	24,964.89
Automobiles, Trucks, Trailers, and Other Vehicles Auto: 1998 chevy 1500 p/u 152000 fair	Fla. Stat. Ann. § 222.25(1) Fla. Stat. Ann. § 222.25(4)	1,000.00 500.00	1,500.00

Total: 29,964.89 29,964.89 B6D (Official Form 6D) (12/07)

In re	Harry Osbun Bissinger	Case No.	
-		Debtor	

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_		<u> </u>					
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	00x+-zgшz	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
					D			
	_	_	Value \$	\vdash		Н		
Account No.			Value \$					
			Value \$					
Account No.			Value \$					
0			S	ubt	ota	1		
ocontinuation sheets attached			(Total of th					
			(Report on Summary of Scl	T	ota	ıl	0.00	0.00
				T	ota	ıl	0.00	(

B6E (Official Form 6E) (4/10)

٠			
In re	Harry Osbun Bissinger	Case No.	
-		Debtor	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

■ Domestic support obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,775* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ Deposits by individuals

Claims of individuals up to \$2,600* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ Taxes and certain other debts owed to governmental units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ Commitments to maintain the capital of an insured depository institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

☐ Claims for death or personal injury while debtor was intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

1 continuation sheets attached

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re	Harry Osbun Bissinger	Case No.	
_		Dehtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Domestic Support Obligations

TYPE OF PRIORITY CODEBTOR Husband, Wife, Joint, or Community UNLIQUIDATED DISPUTED AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT AND MAILING ADDRESS Н AMOUNT DATE CLAIM WAS INCURRED INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM C AMOUNT ENTITLED TO PRIORITY AND ACCOUNT NUMBER (See instructions.) Alimony and child support Account No. monthly Martha Brinkley 0.00 3204 Caraway Street Palm Bay, FL 32906 1,000.00 1,000.00 Account No. Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 1,000.00 1,000.00 0.00

(Report on Summary of Schedules)

1,000.00

1,000.00

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B6F (Official Form 6F) (12/07)

In re	Harry Osbun Bissinger		Case No.	
_		Debtor	- ,	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

•			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	QULD	FUTED		AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8356			Opened 11/01/03 Last Active 7/29/11	Ť	A T E			
Bank Of America Po Box 982238 El Paso, TX 79998		-	CreditCard		D			17,826.00
Account No. xxxxxxxxxxxx5243		┢	Opened 1/01/04 Last Active 7/28/11			t	+	
Chase P.o. Box 15298 Wilmington, DE 19850		-	CreditCard					7,694.00
Account No. xxxxxxxxxxx4300	Н	┢	Opened 3/01/07 Last Active 8/11/11	\top	H	t	+	
Chase Po Box 15298 Wilmington, DE 19850		-	CreditCard					4,501.00
Account No. xxxxxxxxxxx7495			Opened 8/01/06 Last Active 8/11/11			T	1	
Chase Po Box 15298 Wilmington, DE 19850		-	CreditCard					3,210.00
_1 continuation sheets attached				Sub			1	33,231.00
continuation sheets attached			(Total of	this	pag	ge)) [33,231.00

B6F (Official Form 6F) (12/07) - Cont.

In re	Harry Osbun Bissinger		Case No.	
•		Debtor		

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	CO	Ų	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	NL I QUIDA	DI SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx2605			Opened 8/01/92 Last Active 7/08/11	Т	T E D		
Community Cu Of Florid 1030 S U S #1 Rockledge, FL 32955		-	CreditCard		D		10,636.00
Account No. xxxxxxxxxx7200	t		Opened 4/01/78 Last Active 8/11/11			t	
Exxmblciti Attn.: Centralized Bk Po Box 20363 Kansas City, MO 64195		-	CreditCard				
							3,072.00
Account No.	t						
LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074			Representing: Exxmblciti				Notice Only
Account No. xxxxxxxxxxx7024 Tnb-Visa (TV) / Target C/O Financial & Retail Services Mailstop BV P.O.Box 9475		-	Opened 12/01/08 Last Active 10/22/11 CreditCard				
Minneapolis, MN 55440							375.00
Account No.							
Sheet no. <u>1</u> of <u>1</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub his			14,083.00
			(Report on Summary of So		Γota dule		47,314.00

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SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Mark Clifton 800 Switchgrass II. Rd. cocoa, FL 32926

B6G (Official Form 6G) (12/07)

Lesee on signed 10/08/2008

Case 6:12-bk-02128-KSJ Doc 1 Filed 02/21/12 Page 21 of 48

In re Harry Osbun Bissinger Case No.____

Debtor

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

B6H (Official Form 6H) (12/07)

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

B6I (Off	cial Form 6I) (12/07)			
In re	Harry Osbun Bissinger		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS OF DEF	STOR AND SI	POUSE		
Debioi's Maritar Status.	RELATIONSHIP(S):	AGE(S):			
Divorced	daughter	18			
Employment:*	DEBTOR		SPOUSE		
Occupation	driver; Tour Oup.				
Name of Employer	Multiple (see attachment)				
How long employed	12 Years; 3 months				
Address of Employer	travel lynx; DNC Parks & Resorts at KSC				
*See Attachment for Addition	onal Employment Information				
INCOME: (Estimate of avera	age or projected monthly income at time case filed)		DEBTOR		SPOUSE
	y, and commissions (Prorate if not paid monthly)	\$	2,290.88	\$	N/A
2. Estimate monthly overtime		\$	112.67	\$	N/A
3. SUBTOTAL		\$_	2,403.55	\$	N/A
4. LESS PAYROLL DEDUC	TIONS				
 Payroll taxes and soci. 	al security	\$	921.18	\$	N/A
b. Insurance		\$	433.33	\$	N/A
c. Union dues		\$	0.00	\$	N/A
d. Other (Specify):		\$	0.00	\$	N/A
		\$ _	0.00	\$	N/A
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	1,354.51	\$	N/A
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$	1,049.04	\$	N/A
	tion of business or profession or farm (Attach detailed statement)	\$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$	0.00	\$	N/A
dependents listed above	support payments payable to the debtor for the debtor's use or tha	t of \$	0.00	\$	N/A
11. Social security or governm (Specify):		\$	0.00	\$	N/A
(2, 1111)		\$	0.00	\$	N/A
12. Pension or retirement inco	ome	\$	1,611.00	\$	N/A
13. Other monthly income		_			
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$	1,611.00	\$	N/A
15. AVERAGE MONTHLY I	INCOME (Add amounts shown on lines 6 and 14)	\$_	2,660.04	\$	N/A
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line 15)		\$	2,660.0	4

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Employer travel lynx, Change: more part time hrs.

Employer DNC Parks & Resorts at KSC In, Change: more hours as move up senority list

361 (OIII	iciai Form 61) (12/07)			
In re	Harry Osbun Bissinger		Case No.	
		Debtor(s)	· · · · · · · · · · · · · · · · · · ·	

$\frac{SCHEDULE\ I-CURRENT\ INCOME\ OF\ INDIVIDUAL\ DEBTOR(S)}{Attachment\ for\ Additional\ Employment\ Information}$

Debtor		
Occupation	driver	
Name of Employer	travel lynx	Paid BiWeekly \$92
How long employed	12 Years, 0 Months	Deductions: \$22.4 Taxes
Address of Employer	355 williams point blvd. cocoa, FL 32927	Net pay: \$69.6 BiWeekly Expected change: more part time hrs.

Debtor		
Occupation	Tour Oup.	Paid Weekly \$198 + 12 OT = 198 Gross
Name of Employer	DNC Parks & Resorts at KSC In	Deductions: \$28.45 Taxes
How long employed	0 Years, 3 Months	Net pay: \$169.55 Weekly
Address of Employer	DNPS-Admin Bulding	Expected change: more hours as move up
	Kennedy Space Center, FL 32899	senority list

B6J (Official Form 6J) (12/07)							
In re	Harry Osbun Bissinger		Case No.				
		Debtor(s)					

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22.	rate. The av	
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."		e schedule of
Rent or home mortgage payment (include lot rented for mobile home)	\$	650.00
a. Are real estate taxes included? Yes No X	T	
b. Is property insurance included? Yes No X		
2. Utilities: a. Electricity and heating fuel	\$	70.00
b. Water and sewer	\$	17.00
c. Telephone	\$	136.00
d. Other cabel & internet	\$	103.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	300.00
5. Clothing	\$	20.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	100.00
8. Transportation (not including car payments)	\$	200.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	0.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	172.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	1,000.00
15. Payments for support of additional dependents not living at your home	\$	400.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Grooming	\$	30.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	3,248.00
 19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: 20. STATEMENT OF MONTHLY NET INCOME 	_	
a. Average monthly income from Line 15 of Schedule I	\$	2,660.04
b. Average monthly expenses from Line 18 above	\$	3,248.00
c. Monthly net income (a. minus b.)	\$	-587.96

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B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy CourtMiddle District of Florida

In re	Harry Osbun Bissinger		Case No.				
			Debtor(s)	Chapter	7		
	DECLARATION CONCERNING DEBTOR'S SCHEDULES						
		0110210					
	DECLARATION UNDER I	PENALTY (OF PERJURY BY INDIVI	DUAL DE	BTOR		
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 sheets, and that they are true and correct to the best of my knowledge, information, and belief.						
	sneets, and that they are true and correct to the	ne best of my	knowledge, information,	and benef.			
Date	February 21, 2012	Signature	/s/ Harry Osbun Bissing	ger			
			Harry Osbun Bissinger				
			Debtor				

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (04/10)

United States Bankruptcy Court Middle District of Florida

In re	Harry Osbun Bissinger		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$973.00	2012 YTD: Employment/Income
\$75,687.00	2011: Employment/Income
\$76,344.00	2010 Employment/Income
\$69,650.00	2009: Employment/Income

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$3,222.80 2012 IBT/UPS \$3,222.00 2011 IBT/UPS

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT
DATES OF PAID OR
PAYMENTS/ VALUE OF AMOUNT STILL
NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

T - -- -

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

Bess, Blougouras & Freyberg, P.A. 101 North Plumosa Street Merritt Island, FL 32953 DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 12/6/11 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

\$1693.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST 4

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

td bank

us 1

rock., FL 32955

comm. credit union 1030 s. us. 1

rock., FL 32955

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

Final Balance: 0

12/28/2011

Final Balance: 0

09/08/2011

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

AMOUNT AND DATE OF SALE

OR CLOSING

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six vears immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

21 . Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 21, 2012	Signature	/s/ Harry Osbun Bissinger	
			Harry Osbun Bissinger	
			Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B8 (Form 8) (12/08)

United States Bankruptcy Court Middle District of Florida

In re Harry Osbun Bissinger	Harry Osbun Bissinger			Case No.		
	Debtor	r(s) Cha	apter _	7		
PART A - Debts secured by prope	7 INDIVIDUAL DEBTOR'S rty of the estate. (Part A must bench additional pages if necessar	be fully completed for				
Property No. 1						
Creditor's Name: -NONE-	Desc	cribe Property Securin	g Debt:			
Property will be (check one): ☐ Surrendered	☐ Retained					
If retaining the property, I intend to (c ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain	, ,	en using 11 U.S.C. § 522	.(f)).			
Property is (check one): ☐ Claimed as Exempt		Not claimed as exempt				
PART B - Personal property subject to Attach additional pages if necessary.)	o unexpired leases. (All three column	mns of Part B must be co	ompleted	for each unexpired lease.		
Property No. 1						
Lessor's Name: -NONE-	Describe Leased Property	-	C. § 365(p	Assumed pursuant to 11 b)(2):		
I declare under penalty of perjury tl personal property subject to an unex	xpired lease.		of my es	state securing a debt and/or		
Date February 21, 2012		arry Osbun Bissinger y Osbun Bissinger				

Debtor

UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

Form B 201A, Notice to Consumer Debtor(s)

Page 2

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

B 201B (Form 201B) (12/09)

United States Bankruptcy Court

	Middle Dis		of Florida			
In re	Harry Osbun Bissinger		Case No.			
		Debt	or(s) Chapter	7		
Code.	CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE Certification of Debtor I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy					
	Osbun Bissinger	X	/s/ Harry Osbun Bissinger	February 21, 2012		
	d Name(s) of Debtor(s)		Signature of Debtor	Date		
Case N	No. (if known)	X				
			Signature of Joint Debtor (if any)	Date		

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Middle District of Florida

In re	Harry Osbun Bissinger		Case No.	
		Debtor(s)	Chapter	7
	VER	RIFICATION OF CREDITOR M	ATRIX	
The abo	ove-named Debtor hereby verifies	s that the attached list of creditors is true and corre	ect to the best	of his/her knowledge.
Date:	February 21, 2012	/s/ Harry Osbun Bissinger		
		Harry Osbun Bissinger		_
		Signature of Debtor		

Bank Of America Po Box 982238 El Paso, TX 79998

Chase P.o. Box 15298 Wilmington, DE 19850

Chase Po Box 15298 Wilmington, DE 19850

Community Cu Of Florid 1030 S U S #1 Rockledge, FL 32955

Exxmblciti Attn.: Centralized Bk Po Box 20363 Kansas City, MO 64195

LTD Financial Services 7322 Southwest Freeway Suite 1600 Houston, TX 77074

Mark Clifton 800 Switchgrass II. Rd. cocoa, FL 32926

Martha Brinkley 3204 Caraway Street Palm Bay, FL 32906

Tnb-Visa (TV) / Target C/O Financial & Retail Services Mailstop BV P.O.Box 9475 Minneapolis, MN 55440

United States Bankruptcy Court Middle District of Florida

In re	Harry Osbun Bissinger		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPI	ENSATION OF ATTO	RNEY FOR DE	EBTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy From the formula of the mean of the formula of the debtor(s) in contemplation	Rule 2016(b), I certify that I a	im the attorney for y, or agreed to be pai	the above-named debtor a d to me, for services render	
	For legal services, I have agreed to accept		\$ <u></u>	1,693.00	
	Prior to the filing of this statement I have received			1,693.00	
	Balance Due			0.00	
2. \$	306.00 of the filing fee has been paid.				
3. Т	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
I. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
					~
5. I	I have not agreed to share the above-disclosed con	npensation with any other person	unless they are mem	bers and associates of my la	w firm.
[☐ I have agreed to share the above-disclosed comper copy of the agreement, together with a list of the n				n. A
5. I	n return for the above-disclosed fee, I have agreed to	render legal service for all aspec	ts of the bankruptcy	ase, including:	
b c	 Analysis of the debtor's financial situation, and ren. Preparation and filing of any petition, schedules, st. Representation of the debtor at the meeting of cred. [Other provisions as needed] Negotiations with secured creditors to reaffirmation agreements and applicated 522(f)(2)(A) for avoidance of liens on head. 	atement of affairs and plan which itors and confirmation hearing, a preduce to market value; ex- tions as needed; preparation	n may be required; nd any adjourned hea emption planning	rings thereof;	of
7. E	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any dany other adversary proceeding.	fee does not include the following lischargeability actions, jud	g service: icial lien avoidanc	es, relief from stay actio	ons or
		CERTIFICATION			
	certify that the foregoing is a complete statement of a ankruptcy proceeding.	ny agreement or arrangement for	payment to me for re	epresentation of the debtor(s) in
Dated	February 21, 2012	/s/ Carole S. Bess 8 Carole S. Bess 8 Bess, Blougoura 101 North Plumo Merritt Island, FL 321-452-1991 Fa office@lawteama	48700 s & Freyberg, P.A osa Street . 32953 ax: 321-452-1995		

Case 6:12-bk-02128-KSJ Doc 1 Filed 02/21/12 Page 41 of 48

B22A (Official Form 22A) (Chapter 7) (12/10)

In re Harry Osbun Bissinger	
Debtor(s)	According to the information required to be entered on this statement
Case Number:	(check one box as directed in Part I, III, or VI of this statement):
(If known)	☐ The presumption arises.
	■ The presumption does not arise.
	\square The presumption is temporarily inapplicable.

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by $\S 707(b)(2)(C)$.

	Part I. MILITARY AND NON-CONSUMER DEBTORS				
1A	Disabled Veterans. If you are a disabled veteran described in the Declaration in this Part IA, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.				
171	□ Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).				
1B	Non-consumer Debtors. If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.				
	☐ Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.				
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Arme Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filing a motion raising the means test presumption expires in your case before your exclusion period ends.				
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard				
	a. □ I was called to active duty after September 11, 2001, for a period of at least 90 days and □ I remain on active duty /or/ □ I was released from active duty on, which is less than 540 days before this bankruptcy case was filed;				
	OR				
	 b. ☐ I am performing homeland defense activity for a period of at least 90 days /or/ ☐ I performed homeland defense activity for a period of at least 90 days, terminating on, which is less than 540 days before this bankruptcy case was filed. 				

Part II. CALCULATION OF MONTHLY INCOME FOR § 707(b)(7) EXCLUSION Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the 2 purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only column A ("Debtor's Income") for Lines 3-11. c. Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. All figures must reflect average monthly income received from all sources, derived during the six Column A Column B calendar months prior to filing the bankruptcy case, ending on the last day of the month before Spouse's Debtor's the filing. If the amount of monthly income varied during the six months, you must divide the Income Income six-month total by six, and enter the result on the appropriate line. 3 Gross wages, salary, tips, bonuses, overtime, commissions. 4,535.41 **Income from the operation of a business, profession or farm.** Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. If you operate more than one business, profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero. Do not include any part of the business expenses entered on Line b as a deduction in Part V. Debtor Spouse Gross receipts 0.00 Ordinary and necessary business expenses 0.00 \$ Subtract Line b from Line a Business income 0.00 Rents and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. **Do not include any** part of the operating expenses entered on Line b as a deduction in Part V. 5 Debtor Spouse Gross receipts 0.00 | \$ \$ Ordinary and necessary operating expenses 0.00 | \$ Subtract Line b from Line a Rent and other real property income 0.00 Interest, dividends, and royalties. 6 \$ 0.00 \$ 7 \$ Pension and retirement income. 805.50 Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that 8 purpose. Do not include alimony or separate maintenance payments or amounts paid by your spouse if Column B is completed. Each regular payment should be reported in only one column; 0.00 \$ if a payment is listed in Column A, do not report that payment in Column B. **Unemployment compensation.** Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A 9 or B, but instead state the amount in the space below: Unemployment compensation claimed to be a benefit under the Social Security Act | Debtor \$ **0.00** Spouse \$ 0.00 \$ **Income from all other sources.** Specify source and amount. If necessary, list additional sources on a separate page. Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or 10 domestic terrorism. Debtor Spouse Total and enter on Line 10 0.00 Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if 11 5,340.91 Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).

12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.			5,340.91		
	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.					
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
	a. Enter debtor's state of residence: FL b. Enter debtor's household size:	2	\$	49,729.00		
Application of Section 707(b)(7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.						

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULA	ATION OF CUI	RREN'	Γ MONTHLY INCOM	ME FOR § 707(b)(2	2)	
16	Enter the amount from Line 12.					\$	5,340.91
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 the total of any income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. Specify in the lines below the basis for excluding the Column B income (such as payment of the spouse's tax liability or the spouse's support of persons other than the debtor or the debtor's dependents) and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page. If you did not check box at Line 2.c, enter zero.						
	a. b. c. d. Total and enter on Line 17			\$ \$ \$		\$	0.00
18	Current monthly income for § 70	7(b)(2). Subtract Lin	ne 17 fro	om Line 16 and enter the resi	ult.	\$	5,340.91
	Part V. C.	ALCULATION	OF D	EDUCTIONS FROM	INCOME		
	Subpart A: Dec	ductions under St	andard	ls of the Internal Revenu	ie Service (IRS)		
19A	National Standards: food, clothing and other items. Enter in Line 19A the "Total" amount from IRS National Standards for Food, Clothing and Other Items for the applicable number of persons. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) The applicable number of persons is the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.				nformation is available f persons is the number	\$	985.00
National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons under 65, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total amount for persons 65 and older, and enter the result in Line c2. Add Lines c1 and c2 to obtain a total health care amount, and enter the result in Line 19B. Persons under 65 years of age Persons 65 years of age or older Allowance per person Allowance per person Allowance per person							
	b1. Number of persons c1. Subtotal	120.00	b2.	Number of persons Subtotal	0.00	\$	120.00
Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court). The applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of							
	any additional dependents whom yo	ou support.				\$	459.00

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.				
	a. IRS Housing and Utilities Standards; mortgage/rental expense	\$ 1,1	14.00		
	b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$	0.00		
	c. Net mortgage/rental expense	Subtract Line b from Line a.		\$	1,114.00
21	Local Standards: housing and utilities; adjustment. If you contend 20B does not accurately compute the allowance to which you are enti-Standards, enter any additional amount to which you contend you are contention in the space below:	tled under the IRS Housing and Utilitie		\$	0.00
	Local Standards, transportation, vahiala aparation/public transpo	ntation expense		Ψ	0.00
22A	Local Standards: transportation; vehicle operation/public transpo You are entitled to an expense allowance in this category regardless o vehicle and regardless of whether you use public transportation. Check the number of vehicles for which you pay the operating expens included as a contribution to your household expenses in Line 8.	f whether you pay the expenses of open			
	$\square 0 \square 1 \square 2$ or more.				
	If you checked 0, enter on Line 22A the "Public Transportation" amount Transportation. If you checked 1 or 2 or more, enter on Line 22A the Standards: Transportation for the applicable number of vehicles in the Census Region. (These amounts are available at www.usdoj.gov/ust/o	"Operating Costs" amount from IRS Lo applicable Metropolitan Statistical Ar	ea or	\$	244.00
				φ	244.00
22B	Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy				0.00
	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)				
	■ 1 □ 2 or more.				
23	Enter, in Line a below, the "Ownership Costs" for "One Car" from th (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy of Monthly Payments for any debts secured by Vehicle 1, as stated in Linthe result in Line 23. Do not enter an amount less than zero.	court); enter in Line b the total of the A			
	a. IRS Transportation Standards, Ownership Costs	\$ 4	96.00		
	Average Monthly Payment for any debts secured by Vehicle b. 1, as stated in Line 42	\$	0.00		
	c. Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.		\$	496.00
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23. Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter				
27	the result in Line 24. Do not enter an amount less than zero.				
	a. IRS Transportation Standards, Ownership Costs Average Monthly Payment for any debts secured by Vehicle	\$	0.00		
	b. 2, as stated in Line 42	\$	0.00		
	c. Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.		\$	0.00
25	Other Necessary Expenses: taxes. Enter the total average monthly estate and local taxes, other than real estate and sales taxes, such as incesecurity taxes, and Medicare taxes. Do not include real estate or sales	ome taxes, self employment taxes, soci		\$	1,414.12

26	Other Necessary Expenses: involuntary deductions for deductions that are required for your employment, such as Do not include discretionary amounts, such as voluntary	retirement contributions, union dues, and uniform costs.	\$	0.00
27	Other Necessary Expenses: life insurance. Enter total a life insurance for yourself. Do not include premiums for any other form of insurance.	\$	0.00	
28	Other Necessary Expenses: court-ordered payments. E pay pursuant to the order of a court or administrative agen include payments on past due obligations included in L	cy, such as spousal or child support payments. Do not	\$	1,000.00
29	Other Necessary Expenses: education for employment of the total average monthly amount that you actually expendeducation that is required for a physically or mentally chall providing similar services is available.	I for education that is a condition of employment and for	\$	0.00
30	Other Necessary Expenses: childcare. Enter the total av childcare - such as baby-sitting, day care, nursery and pres		\$	0.00
31	Other Necessary Expenses: health care. Enter the total health care that is required for the health and welfare of your insurance or paid by a health savings account, and that is include payments for health insurance or health saving	ourself or your dependents, that is not reimbursed by n excess of the amount entered in Line 19B. Do not	\$	160.00
32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you			
33	Total Expenses Allowed under IRS Standards. Enter the	ne total of Lines 19 through 32.	\$	6,042.12
24	Health Insurance, Disability Insurance, and Health Say the categories set out in lines a-c below that are reasonably dependents.			
34	a. Health Insurance	\$ 0.00		
	b. Disability Insurance	\$ 0.00		
	c. Health Savings Account	\$ 0.00	\$	0.00
	Total and enter on Line 34. If you do not actually expend this total amount, state you below: \$	our actual total average monthly expenditures in the space		
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.			0.00
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.			0.00
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must provide your case trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary.			0.00
	trustee with documentation of your actual expenses, and you must demonstrate that the additional amount claimed is reasonable and necessary. Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$147.92* per child, for attendance at a private or public elementary or secondary			
38	actually incur, not to exceed \$147.92* per child, for attend	ance at a private or public elementary or secondary ge. You must provide your case trustee with explain why the amount claimed is reasonable and	\$	0.00

^{*} Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

39	Additional food and clothing expense. Enter the total average mexpenses exceed the combined allowances for food and clothing (a Standards, not to exceed 5% of those combined allowances. (This or from the clerk of the bankruptcy court.) You must demonstrate the combined allowances are recombled and processory.	apparel and services) in the IRS National information is available at www.usdoj.gov/ust/	¢.	200
40	reasonable and necessary. Continued charitable contributions. Enter the amount that you financial instruments to a charitable organization as defined in 26		\$	0.00
41	Total Additional Expense Deductions under § 707(b). Enter the		\$	0.00
41			Φ	0.00
42	Future payments on secured claims. For each of your debts that own, list the name of the creditor, identify the property securing the and check whether the payment includes taxes or insurance. The A amounts scheduled as contractually due to each Secured Creditor is bankruptcy case, divided by 60. If necessary, list additional entries Average Monthly Payments on Line 42.	is secured by an interest in property that you ne debt, and state the Average Monthly Payment, Average Monthly Payment is the total of all in the 60 months following the filing of the es on a separate page. Enter the total of the		
	Name of Creditor Property Securing the Deb	Payment include taxes or insurance?		
	aNONE-	\$ □yes □no Total: Add Lines	\$	0.00
43	motor vehicle, or other property necessary for your support or the your deduction 1/60th of any amount (the "cure amount") that you payments listed in Line 42, in order to maintain possession of the sums in default that must be paid in order to avoid repossession or the following chart. If necessary, list additional entries on a separa Name of Creditor Property Securing the Details of the property securing the property	n must pay the creditor in addition to the property. The cure amount would include any r foreclosure. List and total any such amounts in ate page.		
	aNONE-	\$	l.	
44	Payments on prepetition priority claims. Enter the total amount, priority tax, child support and alimony claims, for which you were not include current obligations, such as those set out in Line 28	e liable at the time of your bankruptcy filing. Do	\$	0.00 16.67
	Chapter 13 administrative expenses. If you are eligible to file a chart, multiply the amount in line a by the amount in line b, and en			
45	Projected average monthly Chapter 13 plan payment. Current multiplier for your district as determined under so issued by the Executive Office for United States Trustees. information is available at www.usdoj.gov/ust/ or from the the bankruptcy court.)	(This e clerk of x 7.40		
4.6	c. Average monthly administrative expense of Chapter 13 ca		\$	0.00
46	Total Deductions for Debt Payment. Enter the total of Lines 42 to		\$	16.67
	Subpart D: Total Dedu	actions from Income		
47	Total of all deductions allowed under § 707(b)(2). Enter the total	al of Lines 33, 41, and 46.	\$	6,058.79
	Part VI. DETERMINATION OF	7 § 707(b)(2) PRESUMPTION		
48	Enter the amount from Line 18 (Current monthly income for §	§ 707(b)(2))	\$	5,340.91
49	Enter the amount from Line 47 (Total of all deductions allowed	d under § 707(b)(2))	\$	6,058.79
50	Monthly disposable income under § 707(b)(2). Subtract Line 49	from Line 48 and enter the result.	\$	-717.88
51	60-month disposable income under § 707(b)(2). Multiply the amresult.	nount in Line 50 by the number 60 and enter the	\$	-43,072.80

	Initial presumption determination. Check the applicable box and proceed as directed.						
52	■ The amount on Line 51 is less than \$7,025*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.						
0-	☐ The amount set forth on Line 51 is more than \$11,725* Check the box for "The presumption arises" at the top of statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remaind						
	☐ The amount on Line 51 is at least \$7,025*, but not more than \$11,725*. Complete the remainder of Part VI (Landing State of Part VI)	ines 53 through 55).					
53	Enter the amount of your total non-priority unsecured debt	\$					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.	\$					
	Secondary presumption determination. Check the applicable box and proceed as directed.						
55	☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise of this statement, and complete the verification in Part VIII.	e" at the top of page 1					
	☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.	on arises" at the top					
	Part VII. ADDITIONAL EXPENSE CLAIMS						
56	Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the you and your family and that you contend should be an additional deduction from your current monthly income under 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average neach item. Total the expenses.	er §					
	Expense Description Monthly Amount	nt					
	a. \$						
	b. \$						
	c. \$	_					
	d. \$ Total: Add Lines a, b, c, and d \$	-					
	Part VIII. VERIFICATION						
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint	t case, both debtors					
	must sign.) Date: February 21, 2012 Signature: /s/ Harry Osbun Bissinger						
57	Date: February 21, 2012 Signature: /s/ Harry Osbun Bissinger Harry Osbun Bissinger						
	(Debtor)						

^{*} Amounts are subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Current Monthly Income Details for the Debtor

Debtor Income Details:

Income for the Period 08/01/2011 to 01/31/2012.

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: DNC Parks

Income by Month:

6 Months Ago:	08/2011	\$0.00
5 Months Ago:	09/2011	\$0.00
4 Months Ago:	10/2011	\$0.00
3 Months Ago:	11/2011	\$31.86
2 Months Ago:	12/2011	\$1,056.49
Last Month:	01/2012	\$1,000.00
	Average per month:	\$348.06

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: **UPS**

Income by Month:

6 Months Ago:	08/2011	\$4,422.00
5 Months Ago:	09/2011	\$4,486.00
4 Months Ago:	10/2011	\$5,541.06
3 Months Ago:	11/2011	\$8,352.00
2 Months Ago:	12/2011	\$0.00
Last Month:	01/2012	\$0.00
	Average per month:	\$3,800.18

Line 3 - Gross wages, salary, tips, bonuses, overtime, commissions

Source of Income: Lynx

Income by Month:

6 Months Ago:	08/2011	\$335.00
5 Months Ago:	09/2011	\$335.00
4 Months Ago:	10/2011	\$47.50
3 Months Ago:	11/2011	\$640.00
2 Months Ago:	12/2011	\$692.50
Last Month:	01/2012	\$273.00
	Average per month:	\$387.17

Line 7 - Pension and retirement income

Source of Income: Pension/Retirement

Income by Month:

income by Monun.		
6 Months Ago:	08/2011	\$0.00
5 Months Ago:	09/2011	\$0.00
4 Months Ago:	10/2011	\$0.00
3 Months Ago:	11/2011	\$1,611.00
2 Months Ago:	12/2011	\$1,611.00
Last Month:	01/2012	\$1,611.00
	Average per month:	\$805.50